

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - AMENDED
AND RELATED MOTIONS

Name of Debtor(s): **Michael Paul Lake**
Mai Thi Lake

Case No: **12-74189**

This plan, dated **December 6, 2012**, is:

- ☐ the *first* Chapter 13 plan filed in this case.
☒ a modified Plan, which replaces the
☐ confirmed or ☒ unconfirmed Plan dated **10/27/2012**.

Date and Time of Modified Plan Confirming Hearing:
1/15/2013 @ 10:30 A.M.

Place of Modified Plan Confirmation Hearing:
Judge Santoro-Ctrm 2, US Bankruptcy Ct., 4th Fl., 600 Granby St., Norfolk, VA 23510

The Plan provisions modified by this filing are:
2., 4A., 5A., 11

Creditors affected by this modification are:
All.

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$272,852.01**
Total Non-Priority Unsecured Debt: **\$76,554.34**
Total Priority Debt: **\$7,866.99**
Total Secured Debt: **\$194,291.12**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$359.00 Monthly for 8 months, then \$926.00 Monthly for 52 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **51,024.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,889.60** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
City of Virginia Beach	Taxes and certain other debts	50.00	Prorata 14 months
Internal Revenue Service	Taxes and certain other debts	2,809.00	Prorata 14 months
Internal Revenue Service	Taxes and certain other debts	3,008.99	Prorata 14 months
Virginia Dpt of Taxation	Taxes and certain other debts	499.00	Prorata 14 months
Virginia Dpt of Taxation	Taxes and certain other debts	1,500.00	Prorata 14 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
Sterling Jewelers Inc.	Jewelry w/ lien	unk	118.01	118.01

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
USAA Federal Savings Bank	2007 Isuzu I-290 (116,500 mi)	125.00	Trustee
Sterling Jewelers Inc.	Jewelry w/ lien	29.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
USAA Federal Savings Bank	2007 Isuzu I-290 (116,500 mi)	12,172.24	5.5%	246.94 56 months
Sterling Jewelers Inc.	Jewelry w/ lien	118.01	5%	29.81 4 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 14 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 13.01 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

- A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
BAC Home Loan Servicing	2257 Rock Lake Loop, Virginia Beach VA 23456	165.43	0.00	0%	0 months	
Citi Mortgage	2257 Rock Lake Loop, Virginia Beach VA 23456	1,192.91	10,431.00	0%	20 months	Prorata

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
Verizon Wireless	Contract - cell phone	0.00		0 months

7. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:
Cost of sale of the real estate is \$17,233 (\$231,900 X .07 + \$1,000.00) and the fee of a Chapter 7 Trustee for the sale would be \$14,845 (25% of the first \$5,000.00 of the sale price, 10% of the next \$45,000.00 of the sale price, 5% of any portion of the sale price between \$50,000.00 and \$1,000,000.00 of the sale price and 3% of any portion of the sale price over \$1,000,000.00.)

Total administrative costs if sold in Chapter 7 would be \$32,078.

2007 Hyundai Santa Fe (61,000 mi) Totaled in vehicle accident on 10/13/2012 - insurance claim pending. Expecting approximately \$14,500 and debtors hereby propose to apply all proceeds to a replacement vehicle. There was one payment left owing on the vehicle and that will be taken from the insurance proceeds so the vehicle will not be paid through the plan.

Debtors propose to pay a plan payment of \$359 through June, 2013 at which time the plan will step up to \$930.00 per month due to POCs filed to-date. The IRS claim will need to be amended. Debtor husband is expecting to be returned to a larger US Coast Guard disabled retirement.

Costs to be paid through chapter 13:

Plan Copies: 19 Pages in Plan x .15 per Page: \$2.85
45 Plan copies x \$2.85 per Plan: \$128.25
.45 Postage per Plan x 45 Plans: \$20.25
Motion to Extend Time for Filing: 4 pages in Notice/Motion x .15 per Page: \$.60
45 Notices x \$.60 Motions: \$27.00
.45 Postage per Notice/Motion x 45 Notice/Motions: \$20.25

TOTAL: \$198.60

Signatures:

Dated: December 6, 2012

/s/ Michael Paul Lake
Michael Paul Lake
Debtor

/s/ Steve C. Taylor
Steve C. Taylor
Debtor's Attorney

/s/ Mai Thi Lake
Mai Thi Lake
Joint Debtor

Exhibits: Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan

Certificate of Service

I certify that on December 6, 2012, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Steve C. Taylor

Steve C. Taylor

Signature

133 Mount Pleasant Road

Chesapeake, VA 23322

Address

(757) 482-5705

Telephone No.

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re **Michael Paul Lake**
Mai Thi Lake

Debtor(s)

Case No. **12-74189**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **BAC Home Loan Servicing**
P.O. Box 21848
Greensboro, NC 27420-1848
Name of creditor

2257 Rock Lake Loop, Virginia Beach VA 23456
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.
2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: **7 days prior to confirmation hearing**
Date and time of confirmation hearing: **1/15/2013 @ 10:30 A.M.**
Place of confirmation hearing: **Judge Santoro-Ctrm 2, US Bankruptcy Ct., 4th Fl., 600
Granby St., Norfolk, VA 23510**

Michael Paul Lake
Mai Thi Lake

Name(s) of debtor(s)

By: **/s/ Steve C. Taylor**

Steve C. Taylor

Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Steve C. Taylor

Name of attorney for debtor(s)

133 Mount Pleasant Road
Chesapeake, VA 23322

Address of attorney [or pro se debtor]

Tel. # **(757) 482-5705**

Fax # **(757) 546-9535**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this December 6, 2012.

/s/ Steve C. Taylor

Steve C. Taylor

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re **Michael Paul Lake**
Mai Thi Lake

Debtor(s)

Case No. **12-74189**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **Citi Mortgage**
P.O. Box 10002
Hagerstown, MD 21747-0002
Name of creditor

2257 Rock Lake Loop, Virginia Beach VA 23456
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
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Granby St., Norfolk, VA 23510**

Michael Paul Lake
Mai Thi Lake

Name(s) of debtor(s)

By: **/s/ Steve C. Taylor**

Steve C. Taylor

Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Steve C. Taylor

Name of attorney for debtor(s)

133 Mount Pleasant Road
Chesapeake, VA 23322

Address of attorney [or pro se debtor]

Tel. # **(757) 482-5705**

Fax # **(757) 546-9535**

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on this December 6, 2012.

/s/ Steve C. Taylor

Steve C. Taylor

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re	<u>Michael Paul Lake</u> <u>Mai Thi Lake</u>	Case No.	<u>12-74189</u>
	Debtor(s)	Chapter	<u>13</u>

SPECIAL NOTICE TO SECURED CREDITOR

To: Rock Creek Homeowners Assoc
1793 Rock Lake Loop
Virginia Beach, VA 23456
Name of creditor

2257 Rock Lake Loop, Virginia Beach VA 23456
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.
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Michael Paul Lake
Mai Thi Lake

Name(s) of debtor(s)

By: /s/ Steve C. Taylor

Steve C. Taylor

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Steve C. Taylor

Name of attorney for debtor(s)

133 Mount Pleasant Road
Chesapeake, VA 23322

Address of attorney [or pro se debtor]

Tel. # (757) 482-5705

Fax # (757) 546-9535

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/s/ Steve C. Taylor

Steve C. Taylor

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re	<u>Michael Paul Lake</u> <u>Mai Thi Lake</u>	Debtor(s)	Case No.	<u>12-74189</u>
			Chapter	<u>13</u>

SPECIAL NOTICE TO SECURED CREDITOR

To: Sterling Jewelers Inc.
d/b/a Kay Jewelers
POB 1799
Akron, OH 44309
Name of creditor

Jewelry w/ lien
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.
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Michael Paul Lake
Mai Thi Lake
Name(s) of debtor(s)

By: /s/ Steve C. Taylor
Steve C. Taylor
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Steve C. Taylor
Name of attorney for debtor(s)
133 Mount Pleasant Road
Chesapeake, VA 23322
Address of attorney [or pro se debtor]

Tel. # (757) 482-5705
Fax # (757) 546-9535

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on this December 6, 2012.

/s/ Steve C. Taylor

Steve C. Taylor

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re **Michael Paul Lake**
Mai Thi Lake

Debtor(s)

Case No. **12-74189**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **Thomas & Associates, PC**
4176 South Plaza Trail
Suite 128
Virginia Beach, VA 23452
Name of creditor

Description of collateral

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- ☒ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
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Granby St., Norfolk, VA 23510**

Michael Paul Lake
Mai Thi Lake

Name(s) of debtor(s)

By: **/s/ Steve C. Taylor**
Steve C. Taylor
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Steve C. Taylor

Name of attorney for debtor(s)

133 Mount Pleasant Road
Chesapeake, VA 23322

Address of attorney [or pro se debtor]

Tel. # **(757) 482-5705**

Fax # **(757) 546-9535**

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on this December 6, 2012 .

/s/ Steve C. Taylor

Steve C. Taylor

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re **Michael Paul Lake**
Mai Thi Lake

Debtor(s)

Case No. **12-74189**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **USAA Federal Savings Bank**
10750 McDermott Freeway
San Antonio, TX 78288

Name of creditor

2007 Isuzu I-290 (116,500 mi)

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☒ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

7 days prior to confirmation hearing

Date and time of confirmation hearing:

1/15/2013 @ 10:30 A.M.

Place of confirmation hearing:

**Judge Santoro-Ctrm 2, US Bankruptcy Ct., 4th Fl., 600
Granby St., Norfolk, VA 23510**

Michael Paul Lake
Mai Thi Lake

Name(s) of debtor(s)

By: **/s/ Steve C. Taylor**

Steve C. Taylor

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Steve C. Taylor

Name of attorney for debtor(s)

133 Mount Pleasant Road
Chesapeake, VA 23322

Address of attorney [or pro se debtor]

Tel. # **(757) 482-5705**

Fax # **(757) 546-9535**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this December 6, 2012.

/s/ Steve C. Taylor

Steve C. Taylor

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re **Michael Paul Lake**
Mai Thi Lake

Debtor(s)

Case No. **12-74189**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **USAA Federal Savings Bank**
10750 McDermott Freeway
San Antonio, TX 78288

Name of creditor

2007 Hyundai Santa Fe (61,000 mi) Totaled in vehicle accident on 10/13/2012 - insurance claim pending. Expecting approximately \$14,500 and that is what they are looking to spend for the replacement vehicle.

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☒ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

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Granby St., Norfolk, VA 23510**

Michael Paul Lake
Mai Thi Lake

Name(s) of debtor(s)

By: **/s/ Steve C. Taylor**

Steve C. Taylor

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Steve C. Taylor

Name of attorney for debtor(s)

133 Mount Pleasant Road
Chesapeake, VA 23322

Address of attorney [or pro se debtor]

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on this December 6, 2012.

/s/ Steve C. Taylor

Steve C. Taylor

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re **Michael Paul Lake**
Mai Thi Lake

Debtor(s)

Case No. **12-74189**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **Verizon Wireless**
Bankruptcy Administration
P.O. Box 3397
Bloomington, IL 61702

Name of creditor

Contract - cell phone

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☒ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

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Date objection due: **7 days prior to confirmation hearing**

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Place of confirmation hearing: **Judge Santoro-Ctrm 2, US Bankruptcy Ct., 4th Fl., 600
Granby St., Norfolk, VA 23510**

Michael Paul Lake
Mai Thi Lake

Name(s) of debtor(s)

By: **/s/ Steve C. Taylor**

Steve C. Taylor

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Steve C. Taylor

Name of attorney for debtor(s)

133 Mount Pleasant Road
Chesapeake, VA 23322

Address of attorney [or pro se debtor]

Tel. # **(757) 482-5705**

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on this December 6, 2012 .

/s/ Steve C. Taylor

Steve C. Taylor

Signature of attorney for debtor(s)

B6I (Official Form 6I) (12/07)

In re **Michael Paul Lake**
Mai Thi Lake

Case No. **12-74189**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): son daughter	AGE(S): 11 16
Employment:	DEBTOR	SPOUSE
Occupation		Daycare provider
Name of Employer	Disabled Retired	Susie's Home Daycare
How long employed		10 years
Address of Employer		2257 Rock Lake Loop Virginia Beach, VA 23456

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00

3. SUBTOTAL	\$ 0.00	\$ 0.00
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
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6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
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7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 2,667.67	\$ 0.00
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8. Income from real property	\$ 0.00	\$ 0.00
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9. Interest and dividends	\$ 0.00	\$ 0.00
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
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11. Social security or government assistance (Specify): VA disability	\$ 1,902.00	\$ 0.00
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US Coast Guard retired pay	\$ 6.00	\$ 0.00
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12. Pension or retirement income	\$ 0.00	\$ 0.00
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13. Other monthly income (Specify):	\$ 0.00	\$ 0.00
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	\$ 0.00	\$ 0.00
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14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 4,575.67	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 4,575.67	\$ 0.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 4,575.67	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Wife expects to start keeping another child beginning 11/5/2012; beginning 11/12/2012 an additional \$150 per week. Beginning December, 2012 an additional \$650 per month.

B6J (Official Form 6J) (12/07)

Michael Paul Lake

In re Mai Thi Lake

Case No. 12-74189

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,192.91
a. Are real estate taxes included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
b. Is property insurance included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
2. Utilities:		\$	200.00
a. Electricity and heating fuel		\$	110.00
b. Water and sewer		\$	35.00
c. Telephone		\$	487.00
d. Other	See Detailed Expense Attachment	\$	0.00
3. Home maintenance (repairs and upkeep)		\$	500.00
4. Food		\$	50.00
5. Clothing		\$	30.00
6. Laundry and dry cleaning		\$	144.50
7. Medical and dental expenses		\$	150.00
8. Transportation (not including car payments)		\$	25.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	0.00
a. Homeowner's or renter's		\$	22.00
b. Life		\$	215.00
c. Health		\$	123.00
d. Auto		\$	125.00
e. Other	Survivors Benefit	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	30.00
(Specify)	tags, inspections, personal property taxes	\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	0.00
a. Auto		\$	165.43
b. Other	2nd mortgage	\$	25.50
c. Other	Homeowner's dues	\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	395.41
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	190.00
17. Other	See Detailed Expense Attachment	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	4,215.75
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	4,575.67
b. Average monthly expenses from Line 18 above		\$	4,215.75
c. Monthly net income (a. minus b.)		\$	359.92

B6J (Official Form 6J) (12/07)

In re **Michael Paul Lake**
Mai Thi Lake

Case No. **12-74189**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Detailed Expense Attachment

Other Utility Expenditures:

Gas	\$	165.00
Dish network	\$	85.00
Internet	\$	35.00
Cell phones	\$	180.00
Pest control	\$	22.00
Total Other Utility Expenditures	\$	487.00

Other Expenditures:

Personal care	\$	75.00
Educational expenses for children under 18	\$	75.00
Pet care/maintenance	\$	40.00
Total Other Expenditures	\$	190.00

ADT Security Services, Inc.
14200 E. Exposition Ave.
Aurora, CO 80012-2512

Advanced Call Center Tech
PO Box 8457
Johnson City, TN 37615

Allied Interstate
3000 Corporate Exchange Drive
Columbus, OH 43231

American Eagle
P.O. Box 965004
Orlando, FL 32896-5004

American Home Shield
P.O. Box 2803
Memphis, TN 38101-2803

Ann Taylor
P.O. Box 182789
Columbus, OH 43218

Army Air Force Exchange
AAFES
POB 650062
Dallas, TX 75265-9505

Audit Systems Incorp.
3696 Ulmerton Road Ste. 200
Clearwater, FL 33762

BAC Home Loan Servicing
P.O. Box 21848
Greensboro, NC 27420-1848

Bank of America
P.O. Box 15026
Wilmington, DE 19850-5026

Bank of America
P.O. Box 82235
El Paso, TX 79998

Bank of Hampton Roads
P.O. Box 6335
Fargo, ND 58125-6335

Best Buy
P.O. Box 5253
Carol Stream, IL 60197

Capital One
P.O. Box 5253
Carol Stream, IL 60197

Chase Card Services
P.O. Box 15298
Wilmington, DE 19850

Citi Cards
P.O. Box 6241
Sioux Falls, SD 57117-6241

Citi Mortgage
P.O. Box 10002
Hagerstown, MD 21747-0002

City of Virginia Beach
City Treasurer's Office
2401 Courthouse Drive
Virginia Beach, VA 23456

Client Services
P.O. Box 1503
Saint Peters, MO 63376

Coast Guard Mutual Assistance
4200 Wilson Blvd, Ste 610
DHS, VA 20598-7180

Coast Guard Pay & Personnel Ct
444 SE Quincy St
Topeka, KS 66683-3591

Delta Dental
P.O. Box 537011
Sacramento, CA 95853

Dominion Virginia Power
P.O. Box 26666
Richmond, VA 23261-6666

Eden Counseling Center
6330 Newtown Road, #509
Norfolk, VA 23502-4808

Elan Financial Services
P.O. Box 108
Saint Louis, MO 63166-9801

Equidata
P.O. Box 6610
Newport News, VA 23606

HRSD
1440 Air Rail Avenue
Virginia Beach, VA 23455

HSBC Card Services
P.O. Box 80082
Salinas, CA 93912-8082

Internal Revenue Service
Kansas City, MO 64999

J.C. Penney
P.O. Box 965008
Orlando, FL 32896-5008

J.C. Penney
P.O. Box 965007
Orlando, FL 32896

Kay Jewelers
375 Ghent Road
Akron, OH 44333

Kohl's
P.O. Box 3115
Milwaukee, WI 53201

Macy's
P.O. Box 8218
Mason, OH 45040

Medical Center Radiologist
P O Box 37
Indianapolis, IN 46206

Medical Center Radiologist
PO Box 37
Indianapolis, IN 46203-0037

Quantum3 Group LLC/Comenity
Loft MC
POB 788
Kirkland, WA 98083-0788

Rock Creek Homeowners Assoc
1793 Rock Lake Loop
Virginia Beach, VA 23456

Sears
8725 W. Sahara Ave.
The Lakes, NV 89163

Sentara Collections
535 Independence Pkwy, #700
Chesapeake, VA 23320

Sentara Medical Group
P.O. Box 179
Norfolk, VA 23501

Sterling Jewelers Inc.
d/b/a Kay Jewelers
POB 1799
Akron, OH 44309

Thomas & Associates, PC
4176 South Plaza Trail
Suite 128
Virginia Beach, VA 23452

United Recovery Services
5800 N Course Drive
Houston, TX 77072

US Bank
P.O. Box 108
Saint Louis, MO 63166

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288

Virginia Dpt of Taxation
P.O. Box 1115
Richmond, VA 23218-1115

WFNNB
P.O. Box 182789
Columbus, OH 43218